

AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

1. (Currently Amended) A method for providing, based on a model, an indication of a likelihood that an appraisal value for a property, which is secured by a mortgage loan, was faulty, said method comprising:

receiving a past date;

receiving information representative of at least one of a borrower of the mortgage loan secured by the property, a the property, or one or more demographics of a property location, such that the received information corresponds to the past date;

receiving the appraisal value based on the past date; and

determining a score based on the received information, the received appraisal, and the model, such that the score provides the indication of the likelihood that the appraisal value was faulty on the past date.

2. (Currently Amended) The method of claim 1, wherein ~~said receiving the past date further comprises:~~

~~receiving the date is~~ based on the closing date of the mortgage loan.

3. (Currently Amended) The method of claim 1, wherein ~~said receiving information further comprises:~~

~~receiving information representative of at least one of a borrower, a property, or one or more demographics such that the past~~ date is specified by a financial entity.

4. (Currently Amended) The method of claim 3, further comprising:
maintaining, by the financial entity, the information representative of the borrower
for said determining the score.

5. (Original) The method of claim 3, wherein the financial entity is a lender.

6. (Original) The method of claim 3, wherein the financial entity is a broker.

7. (Currently Amended) The method of claim 1, wherein said receiving
information further comprises:

receiving information representative of the borrower's credit history as of the past
date.

Claims 8 and 9 (Cancelled).

10. (Currently Amended) The method of claim 1, wherein said receiving the
appraisal value further comprises:

determining the appraisal value, such that the appraisal value corresponds to an
estimate of value of the property as of the past date specified by the a lender.

11. (Currently Amended) The method of claim 1, wherein said determining
the score further comprises:

determining the score based on one or more past dates.

12. (Currently Amended) A system comprising:

means for receiving a past date;

means for receiving information representative of at least one of a borrower of a mortgage loan secured by a property, a the property, or one or more demographics of a property location, such that the received information corresponds to the past date;

means for receiving an appraisal value based on the past date; and

means for determining a score based on the received information, the received appraisal, and a model, such that the score provides an indication of a likelihood that the appraisal value was faulty on the past date.

13. (Currently Amended) A system, comprising:

at least one memory comprising:

code that receives a past date;

code that receives information representative of at least one of a borrower of a mortgage loan secured by a property, a the property, or one or more demographics of a property location, such that the received information corresponds to the past date;

code that receives an appraisal value based on the past date; and

code that determines a score based on the received information, the received appraisal, and a model, such that the score provides an indication of a likelihood that the appraisal value was faulty on the past date; and

at least one data processor that executes said code.

14. (Currently Amended) A computer program product, said computer program product comprising:

code that receives a past date;

code that receives information representative of at least one of a borrower of a mortgage loan secured by a property, a the property, or one or more demographics of a property location, such that the received information corresponds to the past date;

code that receives an appraisal value based on the past date; and

code that determines a score based on the received information, the received appraisal, and a model, such that the score provides an indication of a likelihood that the appraisal value was faulty on the past date.

15. (Currently Amended) A user interface for receiving an indication of a likelihood that an appraisal value for a property, which is secured by a mortgage loan, was faulty, said user interface comprising:

means for providing a past date;

means for providing information representative of at least one of a borrower of the mortgage loan secured by the property, a the property, or one or more demographics of a property location, such that the received information corresponds to the past date; and

means for receiving a score based on the received information, the received appraisal, and a model, such that the score provides the indication of the likelihood that the appraisal value was faulty on the past date.

16. (Original) The user interface of claim 15, further comprising:

means for providing the appraisal value.

17. (Original) The user interface of claim 15, wherein said means for providing information representative of at least one borrower further comprises:

a web browser for providing information to an entity over the Internet.